

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or unexpired Lease Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Manuel Carreiro
Donna Carreiro

Case No.: 21-19777-RG
Judge: Gambardella

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 5/17/2024

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/RN Initial Debtor: /s/MC Initial Co-Debtor: /s/DC

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$ 154 monthly for 12 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 354 per month for 12 months; \$ 654 per month for 36 months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering real property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/MC Initial Co-Debtor: /s/DC

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,950.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
U.S. Department of Housing and Urban Development	601 Belleville Ave Belleville, NJ 07109
MidFirst Bank	Same

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee
UNITED STATES DEPARTMENT OF EDUCATION	Student loans	deferment	Zero

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administration Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 5/17/2024.

Explain below **why** the plan is being modified:

Refinancing has been removed as an option because the debtor has opted out due to the unfavorable terms.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 5/20/2024

/s/Manuel Carreiro
Debtor

Date: 5/20/2024

/s/Donna Carreiro
Joint Debtor

Date: 5/20/2024

/s/Rodney Nelson
Attorney for the Debtor(s)

In re:
Manuel Carreiro
Donna Carreiro
Debtors

Case No. 21-19777-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 20, 2024

User: admin
Form ID: pdf901

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Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Manuel Carreiro, Donna Carreiro, 601 Belleville Ave, Belleville, NJ 07109-1309
519469438	+ AFC Urgent Care Kearny, 276 Passaic Ave, Unit A, Kearny, NJ 07032-1129
519469439	+ American Anesthesiology of NJ PC, PO Box 0037, Florham Park, NJ 07932-0037
519469452	+ Emergency Associates Of Montcl, 66 W Gilbert St, 2nd Floor, Red Bank, NJ 07701-4947
519469456	#+ Financial Data Systems, Attn: Bankruptcy, Po Box 688, Wrightsville Beach, NC 28480-0688
519469459	+ Imaginc Consultants of Essex, PO Box 371863, Pittsburgh, PA 15250-7863
519469460	+ Imaging Consultants of Essex, PO Box 371863, Pittsburgh, PA 15250-7863
519469461	+ Imaging Subspecialists of North Jersey, 703 Main St., Paterson, NJ 07503-2621
519469465	Lois Law Firm LLC, 66 Route 17N, Suite 200, c/o Anthony Iler, Paramus, NJ 07652
519469469	+ Morristown Medical, 1000 American Way, Morris Plains, NJ 07950-2406
519507957	+ Napa of New Jersey, C.Tech Collections, Inc., 5505 Nesconset Hwy. - Ste. 200, Mt. Sinai, NY 11766-2026
519469470	+ New Jersey Anesthesia Associates, 200 S Orange Ave, Livingston, NJ 07039-5817
519469474	+ Quest Diagnostic, P.O Box 71304, Philadelphia, PA 19176-1304
519469476	+ Ragan & Ragan PC, 3100 Route 138 West, Belmar, NJ 07719-9021
519469482	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519470457	+ Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104
519487570	+ Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
519469488	+ University Radiology, 1129 Bloomfield Ave, Caldwell, NJ 07006-7127
519469489	+ University Radiology Group, PO BOX 1075, East Brunswick, NJ 08816-1075
519469493	+ Wayne Valley Imaging, 504 Valley Road, #4, Wayne, NJ 07470-3534
519469484	+ summit Radilogical Associates, PO Box 460, Summit, NJ 07902-0460
519469485	+ superior Court of New Jersey, Michelle Smith, Clerk, 25 W. Market Street 6th Floor, Trenton, NJ 08611-2148

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 20 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519469440	Email/Text: ebn@americollect.com	May 20 2024 20:45:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
519513537	Email/PDF: resurgentbknofications@resurgent.com	May 20 2024 20:56:36	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519469441	+ Email/Text: bk@avant.com	May 20 2024 20:45:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
519469442	Email/Text: creditcardbkcorrespondence@bofa.com		

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		May 20 2024 20:44:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519503480	Email/Text: creditcardbkcorrespondence@bofa.com		
		May 20 2024 20:44:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519469443	+ Email/Text: bankruptcy@ctech-collects.com		
		May 20 2024 20:45:00	C Tech Collection, Inc, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200, Mount Sinai, NY 11766-2026
519469444	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		May 20 2024 20:57:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519488163	+ Email/PDF: ebn_ais@aisinfo.com		
		May 20 2024 20:56:35	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519488164	+ Email/PDF: ebn_ais@aisinfo.com		
		May 20 2024 20:56:35	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519469445	+ Email/Text: bankruptcy.notifications@fisglobal.com		
		May 20 2024 20:45:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1595
519469446	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 20 2024 20:45:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519469447	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 20 2024 20:45:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519469448	+ Email/Text: convergent@ebn.phinsolutions.com		
		May 20 2024 20:45:56	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
519469449	+ Email/PDF: creditonebknotifications@resurgent.com		
		May 20 2024 20:40:39	Credit One Bank, P.O Box 98873, Las Vegas, NV 89193-8873
519469450	Email/Text: watnerlaw@gmail.com		
		May 20 2024 20:45:00	David B Watner Esq, 1129 Bloomfield Ave, #208, Caldwell, NJ 07006
519469467	Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 20 2024 20:56:37	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519473188	Email/Text: mrdiscen@discover.com		
		May 20 2024 20:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519469451	+ Email/Text: mrdiscen@discover.com		
		May 20 2024 20:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519471810	Email/Text: bankruptcy.accounts@wakeassoc.com		
		May 20 2024 20:44:00	EMERGENCY ASSOCIATES OF MONTCLAIR, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519469454	Email/Text: bankruptcycourts@equifax.com		
		May 20 2024 20:45:00	Equifax, POB 740241, Atlanta, GA 30374
519469453	+ Email/Text: bankruptcydepartment@tsico.com		
		May 20 2024 20:45:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
519469455	^ MEBN		
		May 20 2024 20:34:57	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519469457	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		May 20 2024 20:45:00	Genesis FS Card/Kay Jewelers, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
519471811	Email/Text: bankruptcy.accounts@wakeassoc.com		
		May 20 2024 20:44:00	HACKENSACKUMC MOUNTAINSIDE, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519469458	+ Email/Text: Bankruptcy@ICSystem.com		
		May 20 2024 20:45:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519512977	Email/Text: ebn@americollect.com		
		May 20 2024 20:45:00	IMAGING SUBSPECIALIST NORTH JERSEY, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566
519469462	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		May 20 2024 20:45:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519512689	Email/Text: JCAP_BNC_Notices@jcap.com		

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		May 20 2024 20:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519469463	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 20 2024 20:45:00	Jefferson Capital Systems LLC, PO Box 17210, Golden, CO 80402-6020
519513839	+ Email/Text: PBNCNotifications@perituservices.com	May 20 2024 20:44:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519469464	+ Email/Text: PBNCNotifications@perituservices.com	May 20 2024 20:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519469466	+ Email/PDF: resurgentbknofications@resurgent.com	May 20 2024 20:56:34	LVNV Funding LLC, 55 Beattie Place, Suite 400, c/o Resurgent capital services, Greenville, SC 29601-5117
519473181	Email/PDF: resurgentbknofications@resurgent.com	May 20 2024 20:56:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519509634	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 20 2024 20:41:24	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519469468	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 20 2024 20:56:38	Midland Mortgage, POB 26648, Oklahoma City, OK 73126-0648
519469471	+ Email/Text: bankruptcy@onlineis.com	May 20 2024 20:45:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
519502926	Email/Text: perituspendrick@perituservices.com	May 20 2024 20:44:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
519469472	Email/Text: signed.order@pfwattorneys.com	May 20 2024 20:44:00	Pressler Felt & Warshaw LLP, c/o Rita Dunleavy, 7 Entin Road, Parsippany, NJ 07054
519469473	^ MEBN	May 20 2024 20:35:40	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
519511777	Email/Text: bnc-quantum@quantum3group.com	May 20 2024 20:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519511778	Email/Text: bnc-quantum@quantum3group.com	May 20 2024 20:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519469475	+ Email/Text: ngisupport@radiusgs.com	May 20 2024 20:44:00	Radius Global Solutions, Attn: Bankruptcy, 7831 Glenroy Rd, Ste 250, Edina, MN 55439-3117
519469477	+ Email/Text: clientservices@remexinc.com	May 20 2024 20:44:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519469478	+ Email/PDF: resurgentbknofications@resurgent.com	May 20 2024 20:56:56	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519469481	Email/PDF: ais.sprint.ebn@aisinfo.com	May 20 2024 20:57:18	Sprint, P.O. Box 4191, Carol Stream, IL 60197
519469479	+ Email/Text: bankruptcy@savit.com	May 20 2024 20:45:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
519469480	+ Email/Text: clientservices@simonsagency.com	May 20 2024 20:45:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519469483	^ MEBN	May 20 2024 20:35:09	Summit Medical Group, PO BOX 14000, Belfast, ME 04915-4033
519469486	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 20 2024 20:57:10	Synch/walmart, Po Box 31293, Salt Lake City, UT 84131-0293
519469487	Email/Text: DASPUBREC@transunion.com	May 20 2024 20:44:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519476765	Email/Text: electronicbkydocs@nelnet.net	May 20 2024 20:45:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
519547249	Email/PDF: OGCRegionIIBankruptcy@hud.gov		

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Form ID: pdf901

Total Noticed: 80

		May 20 2024 20:56:36	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519469490	+ Email/Text: electronicbkydocs@nelnet.net		
		May 20 2024 20:45:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
519469491	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		May 20 2024 20:44:00	Verizon, P.O Box 4833, Trenton, NJ 08650-4833
519469492	Email/Text: bankruptcy.accounts@wakeassoc.com		
		May 20 2024 20:44:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
519512976	Email/Text: ebn@americollect.com		
		May 20 2024 20:45:00	WAYNE VALLEY IMAGING, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rodney Nelson	on behalf of Joint Debtor Donna Carreiro rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com
Rodney Nelson	on behalf of Debtor Manuel Carreiro rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5